

*** 343685001-004 ***
P.O. Box 2000
Chester, PA 19022-2000



04/08/2014 TransUnion.



P3GH3H00203040-1038935-310041077

JAMES W. WICKERT

JAMES W. WICKERT

Find an inaccuracy on your report?
Submit your dispute online at:
<http://transunion.com/disputeonline>

Enclosed is the TransUnion Personal Credit Report that you requested. As a trusted leader in the consumer credit information industry, TransUnion takes the accuracy of your credit information very seriously. We are committed to providing the complete and reliable credit information that you need to participate in everyday transactions and purchases.

If you believe an item of information to be incomplete or inaccurate, please alert us immediately. We will investigate the data and notify you of the results of our investigation.

To make it easier to request an investigation, you can now submit your request online, **24 hours a day, 7 days a week**. You must have an active email address to use the online service. Please note that your email address will only be used for communicating with you regarding your request and the results of our investigation. Your email address will not be shared with any non-TransUnion entities.

To submit an online request for investigation:

Step 1. Go to the TransUnion online investigation service at <http://transunion.com/disputeonline>

Step 2: Follow the instructions provided by the web site.

Once submitted, you will receive online confirmation of your request. You will also be notified by email when we complete our investigation and your results will be available online. You can check the status of your investigation online by logging into your account.

Thank you for helping ensure the accuracy of your credit information.

TransUnion Consumer Relations

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

Consumer Credit Report for JAMES W. WICKERT

	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009
Rating	OK											
	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008
Rating	OK											
	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007
Rating	OK											
	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006
Rating	OK											
	04/2006	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005	05/2005
Rating	OK											
	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004	07/2004	06/2004	05/2004
Rating	OK											

US BANK HOME MORTGAGE (4801 FREDERICA ST, OWENSBORO, KY 42304, (800) 365-7772)

Date Opened: 07/15/1993
 Responsibility: Joint Account
 Account Type: Mortgage Account
 Loan Type: VA REAL ESTATE MORTGAGE

Balance: \$0
 Date Updated: 08/05/2008
 Payment Received: \$0
 Last Payment Made: 07/22/2008
 High Balance: \$61,230

Pay Status: Current; Paid or Paying as Agreed
 Terms: \$963 per month, paid Monthly for 180 months
 Date Closed: 08/05/2008

Remarks: CLOSED

	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007
Rating	OK											
	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006
Rating	OK											
	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005
Rating	OK											
	07/2005	06/2005	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004
Rating	X	OK	OK	X	X	DK	X	X	X	OK	OK	

Promotional Inquiries

AMERIPRISE AUTO AND HOME (3500 PACKERLAND DR, DE PERE, WI 54115, Phone number not available)

Requested On: 01/15/2014

TRUE AUTO PROTECTION (3100 W 7TH STREET, STE 210, FORT WORTH, TX 76107, (877) 397-1022)

Requested On: 06/11/2013

GREAT PLAINS LENDING (7490 US Highway 177, RED ROCK, OK 74651, (580) 491-1200)

Requested On: 06/01/2013, 05/01/2013

Account Review Inquiries

FACT FREE DISCLOSURE (P O BOX 1000, CHESTER, PA 19022, (800) 888-4213)

Requested On: 04/08/2014

DISCOVER FINCL SVC LLC (2500 LAKE COOK RD, RIVERWOODS, IL 60015-3851, (800) 347-2683)

Requested On: 03/16/2014

METLIFE AUTO AND HOME (PO BOX 48020, DAYTON, OH 45475, (800) 438-6388)

Permissible Purpose: INSURANCE UNDERWRITING

Requested On: 01/24/2014, 01/30/2013

VICTORIA INSURANCE GROUP (ONE NATIONWIDE PLA, 01-17-201, COLUMBUS, OH 43215, (800) 882-2822)

Permissible Purpose: INSURANCE UNDERWRITING

Requested On: 01/24/2014, 01/30/2013

SAFECO INS AUTO (SAFECO PLAZA, 1001 FOURTH AVENUE, SEATTLE, WA 98154, (800) 332-3226)

Permissible Purpose: INSURANCE UNDERWRITING

Requested On: 01/24/2014, 01/30/2013

METLIFE AUTO AND HOME (500 ECONOMY COURT, FREEFORT, IL 61032, (800) 665-4129)

Permissible Purpose: INSURANCE UNDERWRITING

Requested On: 01/24/2014

TRAVELERS via TRAVELERS (PO BOX 42486, HOUSTON, TX 77242, (800) 550-7717)

Permissible Purpose: INSURANCE UNDERWRITING

Requested On: 01/24/2014, 01/30/2013

05/18/2015

File Number: 343685001

-Begin Credit Report-

Personal Information

SSN: [REDACTED]
 Your SSN has been masked for your protection.

Names Reported: JAMES W. WICKERT

Addresses Reported:

Address

You have been on our files since 01/01/1964

Date of Birth: [REDACTED]

Date Reported

Telephone Numbers Reported:

[REDACTED] [REDACTED] [REDACTED]

Employment Data Reported:

Employer Name

Position

Date Verified

[REDACTED]
 [REDACTED]

[REDACTED]

[REDACTED]

Public Records

This information was collected from public records sources by TransUnion or a company we hired. You may be required to explain these items to potential creditors. Discharged Chapter 7 bankruptcy remains on your file for up to 10 years.

OHIO FEDERAL COURT - CLE Docket# 1118991

201 SUPERIOR AVE
 ROOM 30001
 CLEVELAND, OH 44114
 (216) 615-4300

Date Filed:	10/19/2011	Type:	CHAPTER 7 BANKRUPTCY DISCHARGED	Court Type:	Federal District
Date Paid:	01/30/2012	Responsibility:	Individual Debt	Plaintiff Attorney:	DAVID M BENSON
Date Updated:	01/31/2012				

Estimated month and year that this item will be removed: 09/2021

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005
Rating	OK	OK	OK	OK	OK	OK	X	OK	OK	X

	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004
Rating	X	OK	X	X	X	OK	OK

Regular Inquiries

Regular inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

MERRICK BANK
WWW.MERRICKBANK.CO
PO BOX 5000
DRAPER, UT 84020
(800) 253-2322

Requested On: 09/08/2014
Inquiry Type: Individual

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

AMERIPRIZE AUTO AND HOME
3500 PACKERLAND DR
DE PERE, WI 54115
(888) 239-9953

Requested On: 01/15/2015, 10/15/2014, 07/15/2014

CAPITAL ONE AUTO FINANCE
CB DISPUTES TEAM
P O BOX 259407
PLANO, TX 75025
(800) 946-0332

Requested On: 12/01/2014, 11/01/2014

MERRICK BANK
10705 S JORDAN GATEWAY
SUITE 200
SOUTH JORDAN, UT 84095
(800) 253-2322

Requested On: 07/01/2014

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

DISCOVER FINCL SVC LLC
2600 LAKE COOK RD
RIVERWOODS, IL 60015-3851
(800) 347-2683

Requested On: 05/17/2015

MERRICK BANK
POB 1500
DRAPER, UT 84020
(800) 349-7472

Requested On: 04/15/2015

THE HARTFORD/LEXIS NEXIS
400/2 EXECUTIVE BL

FIA CSNA
P O BOX 982238